

Travel Insurance

Insurance Product Information Document



Company: This insurance is administered by Voyager Insurance Services who are authorised and regulated by the Financial Conduct Authority, FRN 305814. Registered Office: Buzzards Hall, Friars Street, Sudbury, Suffolk, CO10 2AA. Registered No: 3251845.

Insurer: This insurance is underwritten by Chaucer Insurance Company DAC.

Chaucer Insurance Company DAC is authorised and regulated by the Central Bank of Ireland and registered in the Republic of Ireland.

Registered Office: 38 & 39 Baggot Street Lower, Dublin 2, D02 T938, Ireland. The exception to this is the Optional Gadget cover where the Insurer is a Consortium of Lloyd's Syndicates which is managed by Canopus Managing Agents Limited who is authorised by the Prudential Regulation Authority and Regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Product: Single & Annual Multi-Trip – Able2Travel Silver Cover for residents of the United Kingdom, Channel Islands or Isle of Man

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, it does not replace the policy terms and conditions. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance? *Single Trip and Annual Multi-Trip travel insurance policy*



What is insured?

We offer single trip and multi-trip policy options through our Basic levels of cover.

The policy covers up to the following:

✓ Cancellation and Curtailment up to	£1,500
✓ Emergency medical expenses up to	£10m
✓ Emergency pain relief dental treatment up to	£350
✓ Hospital stay benefit up to	£1,000
✓ Personal accident up to	£15,000
<i>under 16 years of age</i>	£2,000
✓ Additional cover for your return home following hospitalisation abroad	
<i>Aftercare - Home help or nanny</i>	£200
<i>UK physiotherapy treatment</i>	£200
<i>Including - UK medical exam</i>	£200
<i>Convalescence/recuperation holiday</i>	£500
<i>Modification to your home</i>	£250
✓ Travel delay on your outbound journey up to	£100
✓ Abandonment up to	£1,500
✓ Missed departure & connections	
<i>in Europe up to</i>	£500
<i>outside Europe up to</i>	£750
✓ Personal baggage up to	£1,250
<i>Single article, pair or set up to</i>	£150
<i>Valuables in total up to</i>	£200
<i>Spectacles and sunglasses up to</i>	£100
<i>Emergency purchases up to</i>	£100
<i>Replacement key cover up to</i>	£100
✓ Additional cover for your medical items up to	
<i>Loss or damage to medical aids</i>	£1,000
<i>Loss or damage to prescribed medications</i>	£250
<i>Emergency replacement prescribed medications</i>	£250
<i>Delayed medical aids</i>	£300
<i>Delayed medical aids per day</i>	£50
✓ Personal money up to	£500
<i>Cash limit</i>	£100
✓ Loss of passport and travel documents up to	£250
✓ Personal liability up to	£1m
✓ Legal expenses up to	£10,000
✓ Kennel & cattery fees up to	£100
✓ Hijack, kidnap & mugging benefit up to	£500
✓ Financial failure up to	£750

You can add the following optional covers to the Able2Travel policy:

✓ Winter sports	✓ Wedding cover
✓ Cruise cover	✓ Extended carer cover
✓ Business plus cover	✓ Gadget cover
✓ Golf cover	



What is not insured?

- ✗ Your policy excess as shown where applicable.
- ✗ All claims arising from pre-existing medical conditions unless declared to and accepted in writing by us.
- ✗ You drinking too much alcohol where it is reasonably foreseeable that such consumption could result in a serious impairment of your faculties and/or judgement.
- ✗ Travelling to a country, specific area or event which the Foreign, Commonwealth & Development Office (FCDO) have advised against all (or all but essential) travel.
- ✗ There is no cover for private medical treatment, private hospital costs or other related expenses unless agreed by our nominated emergency service.
- ✗ Cancellation caused by pregnancy or childbirth unless the cancellation is certified by a medical practitioner as necessary due to complications of pregnancy and childbirth.
- ✗ Loss, theft or damage to valuables left unattended at any time, unless deposited in a hotel safe, safety deposit box or left in your locked accommodation.
- ✗ Any claim directly or indirectly related to the fear or threat of a pandemic and/or epidemic, including but not limited to Coronavirus (Covid-19).
- ✗ Any claim directly or indirectly related to a pandemic and/or epidemic, including but not limited to Coronavirus (Covid-19). This general exclusion applies to all sections of cover with the exception of Section 1 - Cancellation or Curtailment/Loss of Holiday and Section 2 - Emergency Medical Expenses and Repatriation, as long as, prior to your trip commencing, the Foreign, Commonwealth & Development Office (FCDO) had NOT advised against all (or all but essential) travel to your intended destination.
- ✗ Any claims for cancellation arising directly or indirectly from Coronavirus (Covid-19) under Section 1 - Cancellation or Curtailment/Loss of Holiday if you do not have an official positive test result confirming your diagnosis within 14 days of your trip departure date, or you have not been admitted to hospital due to testing positive for Coronavirus (Covid-19) since you purchased your policy.
- ✗ Any claims for curtailment arising directly or indirectly from Coronavirus (COVID-19) under Section 1 - Cancellation or Curtailment/Loss of Holiday if you do not have an official positive test result confirming your diagnosis.



Are there any restrictions on cover?

- ! You must not have already started your trip.
- ! You must be a resident in the United Kingdom, Channel Islands or Isle of Man and registered with a medical practitioner in your home country.
- ! You must not be travelling specifically to receive medical treatment during your trip, or in the knowledge that you will need medical treatment.
- ! You must be able to prove your intention to return home to permanently reside in the United Kingdom, Channel Islands or Isle of Man within your trip dates, unless an extension has been agreed by us and confirmed in writing.



Where am I covered?

IMPORTANT: This will depend on your needs – the cover you chose is shown on your certificate.

We have five options available to you; please visit www.able2travel.com or call on 01483 806826 for full definitions:

- ✓ Area 1 - The United Kingdom, the Channel Islands and the Isle of Man.
- ✓ Area 2 - Europe (other than Area 3 countries listed below).
- ✓ Area 3 - Andorra, Cyprus, Greece, Spain (including Balearic Islands and Canary Islands, Switzerland and Turkey).
- ✓ Area 4 - Anywhere Worldwide (other than Area 5 countries listed below).
- ✓ Area 5 - Canada, Caribbean, China, Hong Kong, Mexico, Singapore and USA.

Be Aware: This policy will NOT cover you if you travel to a country or area where the Foreign, Commonwealth and Development Office (FCDO) advise against all (or all but essential) travel.

Please ensure that you check the latest advice outlined by the FCDO at <https://www.gov.uk/foreign-traveladvice> before departure.



What are my obligations?

- It is important that you provide us with any information likely to affect the assessment and acceptance of your travel insurance. Where we ask for information please make sure it is accurate and let us know if there are any changes on an on-going basis.
- Please ensure you read all the terms and conditions of your policy carefully to ensure that you are aware of the information that we will require relating to travel insurance cover we are arranging for you. If you are in any doubt as to whether information is relevant you should call and discuss it with us on 01483 806826.
- It is vital that you answer questions about your health honestly and accurately, taking care not to make any misrepresentation of the facts, as inaccurate answers may result in insurers declining any claim that may arise.
- We reserve the right to charge an additional premium, amend the policy terms, or decline cover if we feel the information you give us changes our assessment of the risk involved.



When and how do I pay?

You must pay your premium before the policy can be issued, you can do this by debit or credit card via www.able2travel.com or you call Able2Travel on 01483 806826.



When does the policy start and end?

For Single Trip policies, cover starts as soon as you purchase your policy. You have immediate cover for cancellation. Cover ceases on your return to your home following your trip. The start and end dates of your trip will be shown on your certificate.

For Annual Multi-Trip policies, all cover including cancellation cover starts on your chosen start date and the policy will expire 12 months later. The start and end dates of your policy will be shown on your certificate.



How do I cancel the contract?

Important - Applicable to all policies: We will not refund the premium if you have travelled on the policy, or if you have made or if you intend to make a claim, or an incident has occurred which is likely to give rise to a claim.

To cancel your policy, please telephone: 01483 806826 or email: contact@able2travel.com. Alternatively, you can write to: Able2Travel C/O Voyager Insurance Insurance Ltd, 13-21 High Street, Guildford, Surrey, GU1 3DG

1. If you wish to cancel the policy within the 14-day cooling off period

If you decide this cover is not suitable for you and you want to cancel your policy you must contact Able2Travel within 14 days of buying the policy or the date you receive your policy documents. Any premium already paid will be refunded to you in full.

2. If You wish to cancel the policy outside the 14-day cooling off period

a. For single trip policies:

If you cancel the policy at any time after the 14 day cooling off period, you will be entitled to a refund of the premium paid, subject to a deduction of 30% for the Cancellation cover you have received.

b. For annual multi trip policies:

If cover has started, you will be entitled to a pro rata refund of premium, in accordance with the amounts shown below.

Period of cover Refund Due

If cover has not started	100%
Up to two (2) months	60%
Up to three (3) months	50%
Up to four (4) months	40%
Up to five (5) months	30%
Up to six (6) months	25%
Six (6) months or over	No refund